



JARDHO BARRIERS

Prepared by LPRO Staff
July 29, 2019




Table of JARDHO Identified Barriers

for the
July 29, 2019 meeting

Finances

Credit

Mortgage Lending

Housing Programs & Policy Gaps

Funding for Homeownership Programs

Other Policies & Regulations

Building & Purchasing Costs | Supply | Land

Finances

Down Payment
Accumulation

see 'PAGE 5' of the Preliminary Report

Finances

Down Payment
Accumulation

Affordable
Wages

see 'PAGE 7' of the Preliminary Report

Finances

Down Payment
Accumulation

Affordable
Wages

Disconnect
between Income
and Market
Prices

Finances

Down Payment
Accumulation

Affordable
Wages

Disconnect
between Income
and Market
Prices

Employment
Gaps or
Inconsistent Job
History

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Finances

Down Payment
Accumulation

Affordable
Wages

Disconnect
between Income
and Market
Prices

Employment
Gaps or
Inconsistent Job
History

Mortgage
Readiness

see 'PAGE 9' of the Preliminary Report

Finances

Down Payment
Accumulation

Affordable
Wages

Disconnect
between Income
and Market
Prices

Employment
Gaps or
Inconsistent Job
History

Mortgage
Readiness

Individual
Development
Accounts

Credit

History of Credit and
Predatory Lending

Credit

History of Credit and
Predatory Lending

Credit's Relationship to
Mortgage Interest Rates

Credit

History of Credit and
Predatory Lending

Credit's Relationship to
Mortgage Interest Rates

Credit Scores and
Alternatives

Illegal Discrimination

Mortgage
Lending

Illegal Discrimination

Lender & Broker Incentivization

Mortgage
Lending

Illegal Discrimination

Lender & Broker Incentivization

Private Mortgage Insurance

Mortgage
Lending

Illegal Discrimination

Lender & Broker Incentivization

Private Mortgage Insurance

Home Mortgage Disclosure Act of 1975
(HMDA)

Mortgage
Lending

Illegal Discrimination

Lender & Broker Incentivization

Private Mortgage Insurance

Home Mortgage Disclosure Act of 1975
(HMDA)

Inconsistent Debt-to-income Ratio
Requirements

Mortgage
Lending

Illegal Discrimination

Lender & Broker Incentivization

Private Mortgage Insurance

Home Mortgage Disclosure Act of 1975
(HMDA)

Inconsistent Debt-to-income Ratio
Requirements

Language Barriers

Mortgage
Lending

Illegal Discrimination

Lender & Broker Incentivization

Private Mortgage Insurance

Home Mortgage Disclosure Act of 1975
(HMDA)

Inconsistent Debt-to-income Ratio
Requirements

Language Barriers

Sources of Funding

Mortgage Lending

Housing Programs & Policy Gaps

Down Payment Assistance For People Earning Between 80-100 Percent Of Area Median Income



Housing Programs & Policy Gaps

Down Payment Assistance For People Earning Between 80-100 Percent Of Area Median Income

Goals for Serving Communities of Color

Housing Programs & Policy Gaps

Down Payment Assistance For People Earning Between 80-100 Percent Of Area Median Income

Goals for Serving Communities of Color

Program Capacity in Rural Areas.

Housing Programs & Policy Gaps

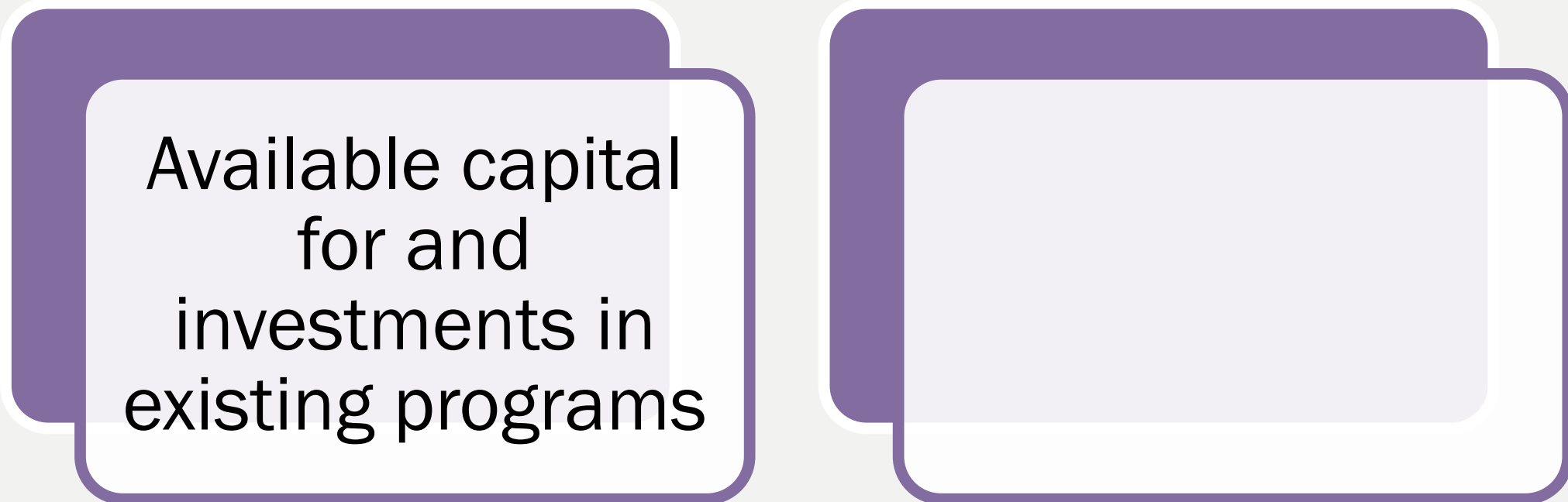
Down Payment Assistance For People Earning Between 80-100 Percent Of Area Median Income

Goals for Serving Communities of Color

Program Capacity in Rural Areas.

Federal 184 Loan Program

Funding for Homeownership Programs



Available capital
for and
investments in
existing programs

Funding for Homeownership Programs

Available capital
for and
investments in
existing programs

Attractiveness of
certain loans or
programs to
funders

Other Policies & Regulations

Mortgage Interest
Deduction

Other Policies & Regulations

Mortgage Interest
Deduction

Renting vs Buying

Other Policies & Regulations

Mortgage Interest
Deduction

Renting vs Buying

Professional Licensure
Requirements

Building & Purchasing Costs | Supply | Land



see 'PAGE 34' of the Preliminary Report

Building & Purchasing Costs | Supply | Land



Building & Purchasing Costs | Supply | Land

Available
Housing
Stock

Land Costs

Construction
in Rural
Areas



Building & Purchasing Costs | Supply | Land

Available
Housing
Stock

Land Costs

Construction
in Rural
Areas

Land Use
Policies

Building & Purchasing Costs | Supply | Land

Available
Housing
Stock

Land Costs

Construction
in Rural
Areas

Land Use
Policies

Recent
Housing
Legislation



QUESTIONS?